

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DENNIS MICHAEL HELFERTY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:11-26919 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 26, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/10/2011 and confirmed on 3/7/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		132,729.43
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND	132,729.43	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,700.00	
Trustee Fee	4,684.61	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	8,384.61	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	INTERNAL REVENUE SERVICE* Acct: 9443	10,740.00	10,740.00	616.54	11,356.54
	WORLD OMNI FINANCIAL CORP Acct: 5308	2,454.96	2,454.96	190.62	2,645.58
	M & T BANK Acct: 6666	11,988.63	11,988.63	0.00	11,988.63
	M & T BANK Acct: 6815	3,918.02	3,918.02	0.00	3,918.02
	M & T BANK Acct: 6666	0.00	57,057.00	0.00	57,057.00
	M & T BANK Acct: 6815	0.00	11,461.31	0.00	11,461.31
	M & T BANK Acct: 6666	0.00	0.00	0.00	0.00
	M & T BANK Acct: 6815	0.00	0.00	0.00	0.00
					98,427.08

Priority					
	SHAWN N WRIGHT ESQ Acct:	3,100.00	3,100.00	0.00	0.00
	DENNIS MICHAEL HELFERTY Acct:	0.00	0.00	0.00	0.00
	SHAWN N WRIGHT ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX1-17	600.00	600.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9443	24,232.53	24,232.53	0.00	24,232.53
	M & T BANK Acct: 6815	375.00	375.00	0.00	375.00
	M & T BANK Acct: 6666	275.00	275.00	0.00	275.00
					24,882.53

Unsecured					
	ARROW FINANCIAL SERVICES	0.00	0.00	0.00	0.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: ?				
	CAVALRY PORTFOLIO SERVICES LLC(*)	29,420.40	721.03	0.00	721.03
	Acct: 0868				
	CHASE BANK USA NA	0.00	0.00	0.00	0.00
	Acct: ?				
	CHASE BANK USA NA	0.00	0.00	0.00	0.00
	Acct: ?				
	CITIBANK NA(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	PRA RECEIVABLES MANAGEMENT LLC -	8,991.45	220.36	0.00	220.36
	Acct: 7684				
	CITIZENS BANK	0.00	0.00	0.00	0.00
	Acct: ?				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	DISCOVER BANK(*)	0.00	0.00	0.00	0.00
	Acct: ?				
	EDWIN A ABRAHAMSEN ASSOC PC++	0.00	0.00	0.00	0.00
	Acct: ?				
	LVNV FUNDING LLC	0.00	0.00	0.00	0.00
	Acct: ?				
	WASHINGTON MUTUAL BANK* ++	0.00	0.00	0.00	0.00
	Acct: ?				
	INTERNAL REVENUE SERVICE*	3,828.25	93.82	0.00	93.82
	Acct: 9443				
					1,035.21

TOTAL PAID TO CREDITORS

124,344.82

TOTAL

CLAIMED	24,882.53
PRIORITY	29,101.61
SECURED	42,240.10

Date: 05/26/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteewdpa.com

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DENNIS MICHAEL HELFERTY

Debtor(s)

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Movant
vs.
No Respondents.

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Dennis Michael Helferty
Debtor

Case No. 11-26919-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: skoz
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

Date Rcvd: May 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 01, 2017.

db +Dennis Michael Helferty, 206 Drake Road, Bethel Park, PA 15102-1154
13227769 +Arrow Financial, 5996 West Touhy Avenue, Niles, IL 60714-4610
13227771 +Chase, P.O. Box 15299, Wilmington, DE 19850-5299
13227772 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500
13227773 +Citibank Sears, P.O. Box 6189, Sioux Falls, SD 57117-6189
13227774 +Citizens Bank, 1 Citizens Drive, Riverside, RI 02915-3000
13227777 +Law Office of Edwin Abrahamsen, 1729 Pittston Avenue, Scranton, PA 18505-4794
13242052 WORLD OMNI FINANCIAL CORP, PO BOX 991817, MOBILE, AL 36691-8817
13227780 +Washington Mutual Bank, 7255 Baymeadows Way, Jacksonville, FL 32256-6851
13227781 +World Omni, P.O. Box 991817, Mobile, AL 36691-8817

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13227770 E-mail/Text: bankruptcy@cavps.com May 31 2017 00:45:37 Cavalry Portfolio,
4050 East Cotton Center, Phoenix, AZ 85040
13234666 +E-mail/Text: bankruptcy@cavps.com May 31 2017 00:45:37 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
13227775 E-mail/Text: mrdiscren@discover.com May 31 2017 00:44:18 Discover, P.O. Box 8003,
Hilliard, OH 43026
13227776 E-mail/Text: cio.bnccmail@irs.gov May 31 2017 00:44:35 Internal Revenue Service,
P.O. Box 628, Special Procedures Branch, Pittsburgh, PA 15230
13227778 +E-mail/PDF: resurgentbknotifications@resurgent.com May 31 2017 00:48:42 LVNV Funding,
P.O. Box 10584, Greenville, SC 29603-0584
13227779 +E-mail/Text: camanagement@mtb.com May 31 2017 00:44:42 M & T Credit Corporation,
P.O. Box 4649, Buffalo, NY 14240-4649
13277159 E-mail/Text: camanagement@mtb.com May 31 2017 00:44:42 M&T Bank, P.O. Box 1288,
Buffalo, NY 14240
13239015 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 31 2017 01:06:13
Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
cr M&T BANK
cr M&T Bank
13278503* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, P.O. Box 1288, Buffalo, NY 14240)
TOTALS: 3, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Andrew F Gornall on behalf of Creditor M&T Bank agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com
Ann E. Swartz on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Celine P. DerKrikorian on behalf of Creditor M&T BANK ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com
Kevin T. McQuail on behalf of Creditor M&T BANK ecfmail@mwc-law.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: skoz
Form ID: pdf900

Page 2 of 2
Total Noticed: 18

Date Rcvd: May 30, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Ronda J. Winnecour cmeccf@chapter13trusteewdpa.com
Shawn N. Wright on behalf of Debtor Dennis Michael Helferty shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawncf@gmail.com
TOTAL: 10